

Form 148 – ntcdsms

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-23327-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elizabeth Cortez
16 Harmon Road
Edison, NJ 08817

Alfredo Cortez
16 Harmon Road
Edison, NJ 08817

Social Security No.:

xxx-xx-9579

xxx-xx-6746

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case as to the:

Debtor and Joint Debtor was entered on March 4, 2020.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: March 4, 2020

JAN: bwj

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Elizabeth Cortez
Alfredo Cortez
DebtorsCase No. 19-23327-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 148Page 1 of 3
Total Noticed: 61

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2020.

db/jdb +Elizabeth Cortez, Alfredo Cortez, 16 Harmon Road, Edison, NJ 08837-2735
 518341965 American Express - Blue, P.O. Box 36001, Ft. Lauderdale, FL 3333-0001
 518341966 American Express - Gold, P.O. Box 36001, Fort Lauderdale, FL 3333-0001
 518341967 +American Express N.A., c/o Zwicker & Associates, 1105 Laurel Oak Rd., Suite 136, Voorhees, NJ 08043-4312
 518365860 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
 518341968 +Angel Ramirez, c/o Felix Lopez Montalvo, Esq., 492 Mt. Prospect Ave, Newark, NJ 07104-2904
 518654201 +Angel Ramirez, 2515 Davidson Avenue, Apt. 4E, Bronx, NY 10468-4298
 518421481 +Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
 518341971 Chase - Amazon, P.O. Box 1423, Charlotte, NC 28201-1423
 518341972 Chase Bank, USA, N.A., P.O. Box 1423, Charlotte, NC 28201-1423
 518341973 +City of Newark - 2017 Quarter 1, City of Newark Payroll Tax, 920 Broad St, Newark, NJ 07102-2660
 518341974 +City of Newark - 2017 Quarter 2, City of Newark Payroll Tax, 920 Broad St, Newark, NJ 07102-2660
 518341975 +City of Newark - 2017 Quarter 3, City of Newark Payroll Tax, 920 Broad St, Newark, NJ 07102-2660
 518341976 +City of Newark - 2017 Quarter 4, City of Newark Payroll Tax, 920 Broad St, Newark, NJ 07102-2660
 518341981 Home Credit Line - Equity Loan, P.O. Box 10335, Des Moines, IA 50306-0335
 518341982 Home Depot, P.O. Box 9001030, Lousville, KY 40290-1030
 518341984 +IRS - Payroll Taxes, 200 Sheffield Street, Mountainside, NJ 07092-2314
 518341985 +IRS - Personal Taxes 2017, Department of Treasury IRS, 310 Lowell S, Andover, MA 01810-4544
 518378750 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 518341986 Kinsale Insurance Company, P.O. Box 775381, Chicago, IL 60677-5381
 518341987 +Merck Employee Federal Credit Unit - Visa, P.O. Box 2000, Rahway, NJ 07065-0900
 518341988 +Metals USA Plates & Shapes, 182 Frelinghuysen Ave, Newark, NJ 07114-1534
 518341989 Optimum, P.O. Box 742698, Centenario, OH 45274-2698
 518341990 +Penn Stainless Products Inc. (PA), 190 Kely Road, Quakertown, PA 18951-4208
 518341991 Praxair, P.O. Box 382000, Pittsburgh, PA 15250-8000
 518341992 Progressive - Drive NJ Insurance Company, Progressive Department 0561, Carol Stream, IL 60132-0561
 518341994 Public Service Electric & Gas, P.O. Box 1280, Oaks, PA 19456-1280
 518341993 Public Service Electric & Gas, P.O. Box 2589, Columbus, OH 43216-2589
 518580188 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
 518341996 State of New Jersey Div. of Taxation, Revenue Processing Center, PO Box 282, Trenton, NJ 08646-0282
 518341997 State of New Jersey Division of Taxation, PO Box 282, Trenton, NJ 08646-0282
 518341998 State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 282, Trenton, NJ 08646-0282
 518433660 +TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street Suite 1205, Jersey City, NJ 07302-3835
 518342001 +Triarsi, Betancourt, Wukovits & Dugan, LLC -, 186 North Avenue, Cranford, NJ 07016-2439
 518342002 University Hospital, P.O. Box, Newark, NJ 07103-0009
 518342003 +University Hospital, P.O. Box 48458, Oak Park, MI 48237-6058
 518342004 +University Physician, P.O. Box 18181, Newark, NJ 07191-8181
 518342009 Wells Fargo (Visa), P.O. Box 77033, Minneapolis, MN 55480-7733
 518342008 Wells Fargo (Visa), P.O. Bx 77033, Minneapolis, MN 55480-7733
 518342014 Wellsfargo SBA - Credit Line, P.O. Box 202902, Dallas, TX 75320-2902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 23:39:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 04 2020 23:39:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518341964 EDI: AMEREXPR.COM Mar 05 2020 04:13:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270
 518392706 EDI: BECKLEE.COM Mar 05 2020 04:08:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518341969 EDI: BANKAMER.COM Mar 05 2020 04:13:00 Bank of America, P.O. Box 982236, El Paso, TX 79998-2236
 518341977 EDI: DISCOVER.COM Mar 05 2020 04:13:00 Discover Bank, P.O. Box 3008, New Albany, OH 43054-3008
 518395142 +EDI: IRS.COM Mar 05 2020 04:13:00 Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518341979 EDI: FORD.COM Mar 05 2020 04:08:00 Ford Motor Company,
Ford Motor Company Department , 194101, Detroit, MI 48255
518341980 EDI: FORD.COM Mar 05 2020 04:08:00 Ford Motor Credit, PO Box 55000, Detroit, MI 48255
518341983 +E-mail/Text: ipfscollectionsreferrals@ipfs.com Mar 04 2020 23:39:43 IPFS Corporation,
30 Montgomery Street, Suite 501, Jersey City, NJ 07302-3821
518344761 +EDI: RMSC.COM Mar 05 2020 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518341999 EDI: TDBANKNORTH.COM Mar 05 2020 04:13:00 TD Bank N.A., P.O. Box 84037,
Columbus, GA 31908-4037
518342005 +EDI: VERIZONCOMB.COM Mar 05 2020 04:08:00 Verizon, 500 Technology Drive, Suite 550,
Saint Charles, MO 63304-2225
518449932 +EDI: AIS.COM Mar 05 2020 04:08:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518342010 +EDI: WFFC.COM Mar 05 2020 04:08:00 Wells Fargo - Visa, P.O. Box 9210,
Des Moines, IA 50306-9210
518446280 EDI: WFFC.COM Mar 05 2020 04:08:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518438425 EDI: WFFC.COM Mar 05 2020 04:08:00 Wells Fargo Bank, N.A., Default Document Processing,
N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
518396116 +EDI: WFFC.COM Mar 05 2020 04:08:00 Wells Fargo Bank, N.A.,
Small Business Lending Division, P.O. Box 29482, Phoenix AZ 85038-9482
518342011 EDI: WFFC.COM Mar 05 2020 04:08:00 Wells Fargo Home Equity, PO Box 10335,
Des Moines, IA 50306-0335
518342012 EDI: WFFC.COM Mar 05 2020 04:08:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IA 50306-0335
518342013 EDI: WFFC.COM Mar 05 2020 04:08:00 Wells Fargo Home Mortgage Loan, P.O. Box 10335,
Des Moines, IA 50306-0335

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518341978 Ford Credit Union
518341995 ReadyFresh - Water
518342000 The Blue Book
518342006 Verizon Wireless
518342007 W.W. Grainger, Inc
cr* +Angel Ramirez, 2515 Davidson Avenue, Apt. 4E, Bronx, NY 10468-4298
518341970 ##+C.R.S. Machine Rebuilders, 109-135 Meeker Ave, Newark, NJ 07114-1300

TOTALS: 5, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 4, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Alexander J. Rinaldi on behalf of Debtor Elizabeth Cortez jennifer@srr-law.com,
5390@notices.nextchapterbk.com
Alexander J. Rinaldi on behalf of Joint Debtor Alfredo Cortez jennifer@srr-law.com,
5390@notices.nextchapterbk.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Steven D. Pertuz on behalf of Creditor Angel Ramirez pertuzlaw@verizon.net,
G16461@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com
TOTAL: 8